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TERMINAL DISCLAIMER TO OBVIATE A DOUBLE PATENTING
REJECTION OVER A "PRIOR" PATENTDocket Number (Optional)
857-P-7

In re Application of: LAURENCE D. HARDESTY and STEPHEN G. NELSON

Application No.: 10/619,304

Filed: JULY 14, 2003

For: FINANCIAL TRANSACTION SYSTEM WITH CONSUMER REWARD & NET SETTLEMENT

The owner*, PLURIS SAVINGS NETWORK, LLC, of 100 percent interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term prior patent No. 6,592,030 as the term of said prior patent is defined in 35 U.S.C. 154 and 173, and as the term of said prior patent is presently shortened by any terminal disclaimer. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of the term of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 and 173 of the prior patent, "as the term of said prior patent is presently shortened by any terminal disclaimer," in the event that said prior patent later:

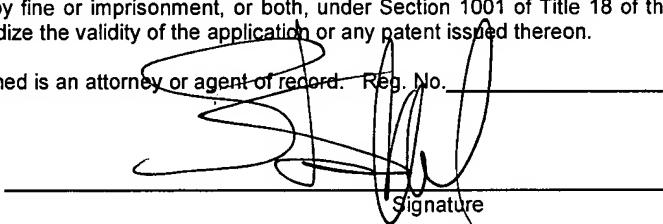
- expires for failure to pay a maintenance fee;
- is held unenforceable;
- is found invalid by a court of competent jurisdiction;
- is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321;
- has all claims canceled by a reexamination certificate;
- is reissued; or
- is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

Check either box 1 or 2 below, if appropriate.

- For submissions on behalf of a business/organization (e.g., corporation, partnership, university, government agency, etc.), the undersigned is empowered to act on behalf of the business/organization.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

- The undersigned is an attorney or agent of record. Reg. No. _____


Signature

6/24/2008

Date

PLURIS SAVINGS NETWORK, LLC / Stephen G. Nelson, Member
Typed or printed name602.263.8782
Telephone Number

Terminal disclaimer fee under 37 CFR 1.20(d) included.

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*Statement under 37 CFR 3.73(b) is required if terminal disclaimer is signed by the assignee (owner).
Form PTO/SB/96 may be used for making this certification. See MPEP § 324.

This collection of information is required by 37 CFR 1.321. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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ASSIGNMENT OF PATENT APPLICATION

WHEREAS, WE, LAURENCE D. HARDESTY, a citizen of the United States, whose address is 26101 W. Highway 85, Buckeye, AZ 85326 and STEPHEN G. NELSON, a citizen of the United States, whose address is 4819 E. Calle Redonda, Phoenix, AZ 85018, hereinafter referred to as Assignors, have filed for the following patent application:

Serial Number	Filed	Entitled:
10/619,304	July 14, 2003	'Financial Transaction System With Consumer Reward & Net Settlement'

which is a Continuation-in-Part of U.S. Patent Application SN 09/619,806, filed July 20, 2000, entitled Financial Transaction System With Retirement Saving Benefit, now U.S. Patent No. 6,592,030, issued July 15, 2003;

and whereas WE are the joint inventors of said patent application and, WHEREAS, PLURIS SAVINGS NETWORK, LLC, an Arizona limited liability corporation having its statutory agent located at 4500 N. 32nd Street, Suite 110, Phoenix, Arizona 85018, hereinafter referred to as "Assignee" is desirous of acquiring the entire right, title and interest in the same;

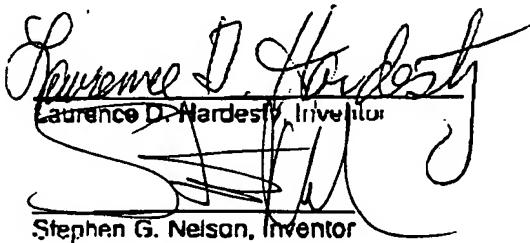
NOW, therefore, in consideration of the sum of ten (\$10.00) dollars, the receipt whereof is acknowledged, and other good and valuable consideration, WE, the Assignors, by these presents do hereby sell, assign and transfer unto said Assignee the entire right, title and interest in and to the said patent application SN 10/619,304 aforesaid; the same to be held and enjoyed by the said Assignee for its own use and

behoof, and for its legal representatives and assigns, to the full end of the term for which said Application is granted, as fully and entirely as the same would have been held by us had this assignment and sale not been made.

WE the ASSIGNORS hereby authorize and request the Commissioner of Patents and Trademarks to issue the Letters Patent, when granted, to PLURIS SAVINGS NETWORK, LLC, as the assignee of the entire right, title and interest in and to the same for the sole use and enjoyment of "FINANCIAL TRANSACTION SYSTEM WITH CONSUMER REWARD & NET SETTLEMENT" and its representatives.

Date: June 24 - 2008

Date: 6/24/2008


Lawrence D. Hardesty, Inventor

Stephen G. Nelson, Inventor

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TOTAL P.01